

# **Car Finance Market by Distribution Channel (Banks, OEMs, Credit Unions, and Others), Vehicle Age (New Vehicles and Used Vehicles), Application (Personal and Commercial), and Purpose (Loans and Lease): Global Opportunity Analysis and Industry Forecast, 2020–2027**

<https://marketpublishers.com/r/C10CE3CD026FEN.html>

Date: September 2020

Pages: 281

Price: US\$ 6,169.00 (Single User License)

ID: C10CE3CD026FEN

## **Abstracts**

Car or automobile finance is a sum of money borrowed by consumers to purchase a car. It provides an option to buy vehicles upfront and pay later, in equated monthly installments. In addition, car finance depends on various factors such as income, credit score, and credit history of the borrower. Banks, original equipment manufacturers (captive finance), financial institution, and credit unions are some of the major distribution channel providing car finance solutions. Furthermore, a borrower can specifically apply for a car loan; however, consumers predominately prefer a personal loan for financing cars, which follows most of the same rules and procedures that apply to other loans.

Rise in multiple options for vehicle purchases and gaining advanced benefits from online car financing application systems are some of the major growth factors in the market. In addition, massive demand for model & branded cars are continue to rise as consumer trends & preferences toward car purchases have increased tremendously, which fuels the market growth. However, rise in debts from borrowers, instability in financial terms, and rise in alternative solutions to travel by car are some factors that limit the market growth.

On the contrary, car finance providers implement technologies and offer value added services to their customers. In addition, developing economies offer significant

opportunities for car finance providers to expand their business as customers from major emerging and developed economies prefer authorized financial institutions for car financing to avoid any risk factor or discrepancy in the transaction process. Furthermore, implementation of technologies such as artificial intelligence, business analytics, and blockchain are anticipated to help car finance providers improve quality of services and increase the level of customer satisfaction in upcoming years.

The car finance market is segmented on the basis of distribution channel, vehicles age, application, purpose, and region. In terms of distribution channel, it is segmented into banks, OEMs, credit unions, and others. On the basis of vehicle age, it is segmented into new vehicles and used vehicles. By application, it is segmented into personal vehicles and commercial vehicles. By purpose, it is bifurcated into loans and lease. Region wise, the market is analyzed across North America, Europe, Asia-Pacific, and LAMEA.

The key players profiled in the car finance market analysis Ally Financial Inc., Bank of America Corporation, Capital One, Daimler AG, Ford Motor Company, General Motors Financial Company, Inc., Hitachi Capital Corporation, JPMorgan Chase & Co., Toyota Financial Services, and Volkswagen Finance Private Limited. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

#### Key benefits for stakeholders

The study provides an in-depth analysis of the global car finance market along with the current & future trends to elucidate the imminent investment pockets.

Information about key drivers, restrains, and opportunities and their impact analysis on the market size is provided in the report.

Porter's five forces analysis illustrates the potency of buyers and suppliers operating in the industry.

The quantitative analysis of the global car finance market from 2020 to 2027 is provided to determine the market potential.

## Key market segments

### By Distribution Channel

Banks

OEMs

Credit Unions

Others

### By Vehicle Age

New Vehicles

Used Vehicles

### By Application

Personal

Commercial

### By Purpose

Loans

Lease

### By Region

North America

U.S.

Canada

Europe

Germany

UK

France

Italy

Spain

Russia

Rest of Europe

Asia-Pacific

China

Japan

India

Australia

South Korea

Indonesia

Rest of Asia-Pacific

LAMEA

Latin America

Middle East

Africa

## KEY MARKET PLAYERS

Ally Financial Inc.

Bank of America Corporation

Capital One

Daimler AG

Ford Motor Company

General Motors Financial Company, Inc.

Hitachi Capital Corporation

JPMorgan Chase & Co.

Toyota Financial Services

Volkswagen Finance Private Limited

## Contents

### CHAPTER 1: INTRODUCTION

- 1.1.Report description
- 1.2.Key benefits for stakeholders
- 1.3.Key market segments
- 1.4.Research methodology
  - 1.4.1.Secondary research
  - 1.4.2.Primary research
  - 1.4.3.Analyst tools & models

### CHAPTER 2: EXECUTIVE SUMMARY

- 2.1.Key findings
  - 2.1.1.Top impacting factors
  - 2.1.2.Top investment pockets
- 2.2.CXO perspective

### CHAPTER 3: MARKET OVERVIEW

- 3.1.Market definition and scope
- 3.2.Key Forces Shaping Dental Insurance Market
  - 3.2.1.Low bargaining power of suppliers
  - 3.2.2.Moderate bargaining power of buyer
  - 3.2.3.Moderate threat of substitutes
  - 3.2.4.Moderate threat of new entrants
  - 3.2.5.High competitive rivalry
- 3.3.Market dynamics
  - 3.3.1.Drivers
    - 3.3.1.1.Increased in global average price of the vehicle
    - 3.3.1.2.Rise in demand for vehicles
  - 3.3.2.Restraint
    - 3.3.2.1.Rise in rideshare service
    - 3.3.2.2.Increase in debts from various borrowers
  - 3.3.3.Opportunities
    - 3.3.3.1.Implementation of technologies in existing product lines
    - 3.3.3.2.Untapped potential of emerging economies
- 3.1.COVID-19 impact analysis on car finance market

- 3.1.1.Impact on car finance industry
- 3.1.2.Impact on car finance market size
- 3.1.3.Change in consumer trends, preferences, and budget impact due to COVID-19
- 3.1.4.Framework for solving market challenges faced by car finance providers and customers in the market
- 3.1.5.Economic impact on car finance companies
- 3.1.6.Key player strategies to tackle negative impact in the industry
- 3.1.7.Opportunity analysis for car finance providers

## **CHAPTER 4: CAR FINANCE MARKET, BY DISTRIBUTION CHANNEL**

- 4.1.Overview
- 4.2.Banks
  - 4.2.1.Key market trends, growth factors, and opportunities
  - 4.2.2.Market size and forecast, by region
  - 4.2.3.Market analysis by country
- 4.3.OEMs
  - 4.3.1.Key market trends, growth factors, and opportunities
  - 4.3.2.Market size and forecast, by region
  - 4.3.3.Market analysis, by country
- 4.4.Credit Unions
  - 4.4.1.Key market trends, growth factors, and opportunities
  - 4.4.2.Market size and forecast, by region
  - 4.4.3.Market analysis by country
- 4.5.Others
  - 4.5.1.Key market trends, growth factors, and opportunities
  - 4.5.2.Market size and forecast, by region
  - 4.5.3.Market analysis by country

## **CHAPTER 5: CAR FINANCE MARKET, BY VEHICLES AGE**

- 5.1.Overview
- 5.2.New Vehicles
  - 5.2.1.Key market trends, growth factors, and opportunities
  - 5.2.2.Market size and forecast, by region
  - 5.2.3.Market analysis, by country
- 5.3.Used Vehicles
  - 5.3.1.Key market trends, growth factors and opportunities
  - 5.3.2.Market size and forecast, by region

### 5.3.3. Market analysis, by country

## **CHAPTER 6: CAR FINANCE MARKET, BY APPLICATION**

### 6.1. Overview

### 6.2. Personal Vehicles

#### 6.2.1. Key market trends, growth factors and opportunities

#### 6.2.2. Market size and forecast, by region

#### 6.2.3. Market analysis, by country

### 6.3. Commercial Vehicles

#### 6.3.1. Key market trends, growth factors, and opportunities

#### 6.3.2. Market size and forecast, by region

#### 6.3.3. Market analysis, by country

## **CHAPTER 7: CAR FINANCE MARKET, BY PURPOSE**

### 7.1. Overview

### 7.2. Loans

#### 7.2.1. Key market trends, growth factors, and opportunities

#### 7.2.2. Market size and forecast, by region

#### 7.2.3. Market analysis, by country

### 7.3. Lease

#### 7.3.1. Key market trends, growth factors and opportunities

#### 7.3.2. Market size and forecast, by region

#### 7.3.3. Market analysis, by country

## **CHAPTER 8: CAR FINANCE MARKET, BY REGION**

### 8.1. Overview

#### 8.1.1. Market size and forecast, by region

### 8.2. North America

#### 8.2.1. Key market trends, growth factors, and opportunities

#### 8.2.2. Market size and forecast, by distribution channel

#### 8.2.3. Market size and forecast, by vehicles age

#### 8.2.4. Market size and forecast, by application

#### 8.2.5. Market size and forecast, by purpose

#### 8.2.6. Market analysis, by country

##### 8.2.6.1. U.S.

##### 8.2.6.1.1. Market size and forecast, by distribution channel



8.2.6.1.2. Market size and forecast, by vehicles age

8.2.6.1.3. Market size and forecast, by application

8.2.6.1.4. Market size and forecast, by purpose

8.2.6.2. Canada

8.2.6.2.1. Market size and forecast, by distribution channel

8.2.6.2.2. Market size and forecast, by vehicles age

8.2.6.2.3. Market size and forecast, by application

8.2.6.2.4. Market size and forecast, by purpose

8.3. Europe

8.3.1. Key market trends, growth factors, and opportunities

8.3.2. Market size and forecast, by distribution channel

8.3.3. Market size and forecast, by vehicles age

8.3.4. Market size and forecast, by application

8.3.5. Market size and forecast, by purpose

8.3.6. Market analysis, by country

8.3.6.1. Germany

8.3.6.1.1. Market size and forecast, by distribution channel

8.3.6.1.2. Market size and forecast, by vehicles age

8.3.6.1.3. Market size and forecast, by application

8.3.6.1.4. Market size and forecast, by purpose

8.3.6.2. UK

8.3.6.2.1. Market size and forecast, by distribution channel

8.3.6.2.2. Market size and forecast, by vehicles age

8.3.6.2.3. Market size and forecast, by application

8.3.6.2.4. Market size and forecast, by purpose

8.3.6.3. France

8.3.6.3.1. Market size and forecast, by distribution channel

8.3.6.3.2. Market size and forecast, by vehicles age

8.3.6.3.3. Market size and forecast, by application

8.3.6.3.4. Market size and forecast, by purpose

8.3.6.4. Italy

8.3.6.4.1. Market size and forecast, by distribution channel

8.3.6.4.2. Market size and forecast, by vehicles age

8.3.6.4.3. Market size and forecast, by application

8.3.6.4.4. Market size and forecast, by purpose

8.3.6.5. Spain

8.3.6.5.1. Market size and forecast, by distribution channel

8.3.6.5.2. Market size and forecast, by vehicles age

8.3.6.5.3. Market size and forecast, by application

8.3.6.5.4. Market size and forecast, by purpose

8.3.6.6. Russia

8.3.6.6.1. Market size and forecast, by distribution channel

8.3.6.6.2. Market size and forecast, by vehicles age

8.3.6.6.3. Market size and forecast, by application

8.3.6.6.4. Market size and forecast, by purpose

8.3.6.7. Rest of Europe

8.3.6.7.1. Market size and forecast, by distribution channel

8.3.6.7.2. Market size and forecast, by vehicles age

8.3.6.7.3. Market size and forecast, by application

8.3.6.7.4. Market size and forecast, by purpose

8.4. Asia-Pacific

8.4.1. Key market trends, growth factors, and opportunities

8.4.2. Market size and forecast, by distribution channel

8.4.3. Market size and forecast, by vehicles age

8.4.4. Market size and forecast, by application

8.4.5. Market size and forecast, by purpose

8.4.6. Market analysis, by country

8.4.6.1. China

8.4.6.1.1. Market size and forecast, by distribution channel

8.4.6.1.2. Market size and forecast, by vehicles age

8.4.6.1.3. Market size and forecast, by application

8.4.6.1.4. Market size and forecast, by purpose

8.4.6.2. Japan

8.4.6.2.1. Market size and forecast, by distribution channel

8.4.6.2.2. Market size and forecast, by vehicles age

8.4.6.2.3. Market size and forecast, by application

8.4.6.2.4. Market size and forecast, by purpose

8.4.6.3. India

8.4.6.3.1. Market size and forecast, by distribution channel

8.4.6.3.2. Market size and forecast, by vehicles age

8.4.6.3.3. Market size and forecast, by application

8.4.6.3.4. Market size and forecast, by purpose

8.4.6.4. Australia

8.4.6.4.1. Market size and forecast, by distribution channel

8.4.6.4.2. Market size and forecast, by vehicles age

8.4.6.4.3. Market size and forecast, by application

8.4.6.4.4. Market size and forecast, by purpose

8.4.6.5. South Korea

8.4.6.5.1. Market size and forecast, by distribution channel

8.4.6.5.2. Market size and forecast, by vehicles age

8.4.6.5.3. Market size and forecast, by application

8.4.6.5.4. Market size and forecast, by purpose

8.4.6.6. Indonesia

8.4.6.6.1. Market size and forecast, by distribution channel

8.4.6.6.2. Market size and forecast, by vehicles age

8.4.6.6.3. Market size and forecast, by application

8.4.6.6.4. Market size and forecast, by purpose

8.4.6.7. Rest of Asia-Pacific

8.4.6.7.1. Market size and forecast, by distribution channel

8.4.6.7.2. Market size and forecast, by vehicles age

8.4.6.7.3. Market size and forecast, by application

8.4.6.7.4. Market size and forecast, by purpose

8.5. LAMEA

8.5.1. Key market trends, growth factors, and opportunities

8.5.2. Market size and forecast, by distribution channel

8.5.3. Market size and forecast, by vehicles age

8.5.4. Market size and forecast, by application

8.5.5. Market size and forecast, by purpose

8.5.6. Market analysis, by country

8.5.6.1. Latin America

8.5.6.1.1. Market size and forecast, by distribution channel

8.5.6.1.2. Market size and forecast, by vehicles age

8.5.6.1.3. Market size and forecast, by application

8.5.6.1.4. Market size and forecast, by purpose

8.5.6.2. Middle East

8.5.6.2.1. Market size and forecast, by distribution channel

8.5.6.2.2. Market size and forecast, by vehicles age

8.5.6.2.3. Market size and forecast, by application

8.5.6.2.4. Market size and forecast, by purpose

8.5.6.3. Africa

8.5.6.3.1. Market size and forecast, by distribution channel

8.5.6.3.2. Market size and forecast, by vehicles age

8.5.6.3.3. Market size and forecast, by application

8.5.6.3.4. Market size and forecast, by purpose

## CHAPTER 9: COMPETITIVE LANDSCAPE

## 9.1.Introduction

9.1.1.Market player positioning, 2019

9.1.2.Top winning strategies

## **CHAPTER 10: COMPANY PROFILES**

### 10.1.Ally Financial Inc.

10.1.1.Company overview

10.1.2.Company snapshot

10.1.3.Operating business segments

10.1.4.Product portfolio

10.1.5.Business performance

### 10.2.Bank of America Corporation

10.2.1.Company overview

10.2.2.Company snapshot

10.2.3.Operating business segments

10.2.4.Product portfolio

10.2.5.Business performance

### 10.3.Capital One

10.3.1.Company overview

10.3.2.Company snapshot

10.3.3.Operating business segments

10.3.4.Product portfolio

10.3.5.Business performance

### 10.4.Daimler AG

10.4.1.Company overview

10.4.2.Company snapshot

10.4.3.Operating business segments

10.4.4.Product portfolio

10.4.5.Business performance

### 10.5.Ford Motor Company

10.5.1.Company overview

10.5.2.Company snapshot

10.5.4.Operating business segments

10.5.5.Product portfolio

10.5.6.Business performance

10.5.7.Key strategic moves and developments

### 10.6.General Motors Financial Company, Inc.

10.6.1.Company overview

- 10.6.2. Company snapshot
- 10.6.3. Operating business segments
- 10.6.4. Product portfolio
- 10.6.5. Business performance
- 10.7. Hitachi Capital Corporation
  - 10.7.1. Company overview
  - 10.7.2. Company snapshot
  - 10.7.3. Operating business segments
  - 10.7.4. Product portfolio
  - 10.7.5. Business performance
  - 10.7.6. Key strategic moves and developments
- 10.8. JPMorgan Chase & Co.
  - 10.8.1. Company overview
  - 10.8.2. Company snapshot
  - 10.8.3. Product portfolio
  - 10.8.4. Business performance
- 10.9. Toyota Financial Services
  - 10.9.1. Company overview
  - 10.9.2. Company snapshot
  - 10.9.3. Operating business segments
  - 10.9.4. Product portfolio
  - 10.9.5. Business performance
  - 10.9.6. Key strategic moves and developments
- 10.10. Volkswagen Finance Private Limited
  - 10.10.1. Company overview
  - 10.10.2. Company snapshot
  - 10.10.3. Operating business segments
  - 10.10.4. Product portfolio
  - 10.10.5. Business performance

## List Of Tables

### LIST OF TABLES

TABLE 01.CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 02.CAR FINANCE MARKET REVENUE FOR BANKS, BY REGION, 2019–2027 (\$BILLION)

TABLE 03.CAR FINANCE MARKET REVENUE FOR OEMS, BY REGION, 2019–2027 (\$BILLION)

TABLE 04.CAR FINANCE MARKET REVENUE FOR CREDIT UNIONS, BY REGION, 2019–2027 (\$BILLION)

TABLE 05.CAR FINANCE MARKET REVENUE FOR OTHERS, BY REGION, 2019–2027 (\$BILLION)

TABLE 06.CAR FINANCE MARKET REVENUE, BY VEHICLE AGE, 2019-2027 (\$BILLION)

TABLE 07.CAR FINANCE MARKET REVENUE FOR NEW VEHICLES, BY REGION, 2018–2026 (\$BILLION)

TABLE 08.CAR FINANCE MARKET REVENUE FOR USED VEHICLES, BY REGION, 2019–2027 (\$BILLION)

TABLE 09.CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019-2027 (\$BILLION)

TABLE 10.CAR FINANCE MARKET REVENUE FOR PERSONAL VEHICLES, BY REGION, 2019–2027 (\$BILLION)

TABLE 11.CAR FINANCE MARKET REVENUE FOR COMMERCIAL VEHICLES, BY REGION, 2018–2026 (\$BILLION)

TABLE 12.CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019-2027 (\$BILLION)

TABLE 13.CAR FINANCE MARKET REVENUE FOR LOANS, BY REGION, 2018–2026 (\$BILLION)

TABLE 14.CAR FINANCE MARKET REVENUE FOR LEASE, BY REGION, 2019–2027 (\$BILLION)

TABLE 15.CAR FINANCE MARKET REVENUE, BY REGION, 2019–2027 (\$BILLION)

TABLE 16.NORTH AMERICA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 17.NORTH AMERICA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 18.NORTH AMERICA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 19.NORTH AMERICA CAR FINANCE MARKET REVENUE, BY PURPOSE,

2019–2027 (\$BILLION)

TABLE 20.NORTH AMERICA CAR FINANCE MARKET REVENUE, BY COUNTRY,  
2019–2027 (\$BILLION)

TABLE 21.U.S. CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL,  
2019–2027 (\$BILLION)

TABLE 22.U.S. CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027  
(\$BILLION)

TABLE 23.U.S. CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027  
(\$BILLION)

TABLE 24.U.S. CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 25.CANADA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION  
CHANNEL, 2019–2027 (\$BILLION)

TABLE 26.CANADA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 27.CANADA CAR FINANCE MARKET REVENUE, BY APPLICATION,  
2019–2027 (\$BILLION)

TABLE 28.CANADA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 29.EUROPE CAR FINANCE MARKET REVENUE, BY DISTRIBUTION  
CHANNEL, 2019–2027 (\$BILLION)

TABLE 30.EUROPE CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 31.EUROPE CAR FINANCE MARKET REVENUE, BY APPLICATION,  
2019–2027 (\$BILLION)

TABLE 32.EUROPE CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 33.EUROPE CAR FINANCE MARKET REVENUE, BY COUNTRY, 2019–2027  
(\$BILLION)

TABLE 34.GERMANY CAR FINANCE MARKET REVENUE, BY DISTRIBUTION  
CHANNEL, 2019–2027 (\$BILLION)

TABLE 35.GERMANY CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 36.GERMANY CAR FINANCE MARKET REVENUE, BY APPLICATION,  
2019–2027 (\$BILLION)

TABLE 37.GERMANY CAR FINANCE MARKET REVENUE, BY PURPOSE,  
2019–2027 (\$BILLION)

TABLE 38.UK CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL,  
2019–2027 (\$BILLION)



TABLE 39.UK CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027  
(\$BILLION)

TABLE 40.UK CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027  
(\$BILLION)

TABLE 41.UK CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 42.FRANCE CAR FINANCE MARKET REVENUE, BY DISTRIBUTION  
CHANNEL, 2019–2027 (\$BILLION)

TABLE 43.FRANCE CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 44.FRANCE CAR FINANCE MARKET REVENUE, BY APPLICATION,  
2019–2027 (\$BILLION)

TABLE 45.FRANCE CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 46.ITALY CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL,  
2019–2027 (\$BILLION)

TABLE 47.ITALY CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 48.ITALY CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027  
(\$BILLION)

TABLE 49.ITALY CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 50.SPAIN CAR FINANCE MARKET REVENUE, BY DISTRIBUTION  
CHANNEL, 2019–2027 (\$BILLION)

TABLE 51.SPAIN CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 52.SPAIN CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027  
(\$BILLION)

TABLE 53.SPAIN CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 54.RUSSIA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION  
CHANNEL, 2019–2027 (\$BILLION)

TABLE 55.RUSSIA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE,  
2019–2027 (\$BILLION)

TABLE 56.RUSSIA CAR FINANCE MARKET REVENUE, BY APPLICATION,  
2019–2027 (\$BILLION)

TABLE 57.RUSSIA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027  
(\$BILLION)

TABLE 58.REST OF EUROPE CAR FINANCE MARKET REVENUE, BY



DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 59.REST OF EUROPE CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 60.REST OF EUROPE CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 61.REST OF EUROPE CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 62.ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 63.ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 64.ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 65.ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 66.ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY COUNTRY, 2019–2027 (\$BILLION)

TABLE 67.CHINA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 68.CHINA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 69.CHINA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 70.CHINA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 71.JAPAN CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 72.JAPAN CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 73.JAPAN CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 74.JAPAN CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 75.INDIA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 76.INDIA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 77.INDIA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 78.INDIA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 79.AUSTRALIA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 80.AUSTRALIA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 81.AUSTRALIA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 82.AUSTRALIA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 83.SOUTH KOREA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 84.SOUTH KOREA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 85.SOUTH KOREA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 86.SOUTH KOREA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 87.INDONESIA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 88.INDONESIA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 89.INDONESIA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 90.INDONESIA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 91.REST OF ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 92.REST OF ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 93.REST OF ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 94.REST OF ASIA-PACIFIC CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 95.LAMEA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 96.LAMEA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 97.LAMEA CAR FINANCE MARKET REVENUE, BY APPLICATION,

2019–2027 (\$BILLION)

TABLE 98.LAMEA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 99.LAMEA CAR FINANCE MARKET REVENUE, BY COUNTRY, 2019–2027 (\$BILLION)

TABLE 100.LATIN AMERICA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 101.LATIN AMERICA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 102.LATIN AMERICA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 103.LATIN AMERICA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 104.MIDDLE EAST CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 105.MIDDLE EAST CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 106.MIDDLE EAST CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 107.MIDDLE EAST CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 108.AFRICA CAR FINANCE MARKET REVENUE, BY DISTRIBUTION CHANNEL, 2019–2027 (\$BILLION)

TABLE 109.AFRICA CAR FINANCE MARKET REVENUE, BY VEHICLES AGE, 2019–2027 (\$BILLION)

TABLE 110.AFRICA CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019–2027 (\$BILLION)

TABLE 111.AFRICA CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019–2027 (\$BILLION)

TABLE 112.ALLY FINANCIAL INC.: COMPANY SNAPSHOT

TABLE 113.ALLY FINANCIAL SERVICES INC.: OPERATING SEGMENTS

TABLE 114.ALLY FINANCIAL INC. : PRODUCT PORTFOLIO

TABLE 115.BANK OF AMERICA CORPORATION: COMPANY SNAPSHOT

TABLE 116.BANK OF AMERICA CORPORATION.: OPERATING SEGMENTS

TABLE 117.BANK OF AMERICA CORPORATION: PRODUCT PORTFOLIO

TABLE 118.CAPITAL ONE: COMPANY SNAPSHOT

TABLE 119.CAPITAL ONE: OPERATING SEGMENTS

TABLE 120.CAPITAL ONE: PRODUCT PORTFOLIO

TABLE 121.DAIMLER AG: COMPANY SNAPSHOT

TABLE 122.DAIMLER AG: OPERATING SEGMENTS
TABLE 123.DAIMLER AG: PRODUCT PORTFOLIO
TABLE 124.FORD MOTOR COMPANY: COMPANY SNAPSHOT
TABLE 125.FORD MOTOR COMPANY: OPERATING SEGMENTS
TABLE 126.FORD MOTOR COMPANY: PRODUCT PORTFOLIO
TABLE 127.GENERAL MOTORS FINANCIAL COMPANY, INC.: COMPANY SNAPSHOT
TABLE 128.GENERAL MOTORS FINANCIAL COMPANY, INC.: OPERATING SEGMENTS
TABLE 129.GENERAL MOTORS FINANCIAL COMPANY, INC. : PRODUCT PORTFOLIO
TABLE 130.HITACHI CAPITAL CORPORATION: COMPANY SNAPSHOT
TABLE 131.HITACHI CAPITAL CORPORATION: OPERATING SEGMENTS
TABLE 132.HITACHI CAPITAL CORPORATION: PRODUCT PORTFOLIO
TABLE 133.JPMORGAN CHASE & CO.: COMPANY SNAPSHOT
TABLE 134.JPMORGAN CHASE & CO.: PRODUCT PORTFOLIO
TABLE 135.TOYOTA FINANCIAL SERVICES: COMPANY SNAPSHOT
TABLE 136.TOYOTA FINANCIAL SERVICES.: OPERATING SEGMENTS
TABLE 137.TOYOTA FINANCIAL SERVICES: PRODUCT PORTFOLIO
TABLE 138.VOLKSWAGEN FINANCE PRIVATE LIMITED: COMPANY SNAPSHOT
TABLE 139.VOLKSWAGEN FINANCE PRIVATE LIMITED: OPERATING SEGMENTS
TABLE 140.VOLKSWAGEN FINANCE PRIVATE LIMITED : PRODUCT PORTFOLIO

## List Of Figures

### LIST OF FIGURES

FIGURE 01.CAR FINANCE MARKET, 2019–2027

FIGURE 02.CAR FINANCE MARKET, BY REGION, 2019–2027

FIGURE 03.TOP IMPACTING FACTORS

FIGURE 04.TOP INVESTMENT POCKETS

FIGURE 05.CAR FINANCE MARKET, BY DISTRIBUTION CHANNEL, 2019-2027

FIGURE 06.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR BANKS, BY COUNTRY, 2019 & 2027 (%)

FIGURE 07.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR ORIGINAL EQUIPMENT MANUFACTURERS (OEMS), BY COUNTRY, 2019 & 2027 (%)

FIGURE 08.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR CREDIT UNIONS, BY COUNTRY, 2019 & 2027 (%)

FIGURE 09.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR OTHERS, BY COUNTRY, 2019 & 2027 (%)

FIGURE 10.CAR FINANCE MARKET REVENUE, BY VEHICLE AGE, 2019-2027 (\$BILLION)

FIGURE 11.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR NEW VEHICLES, BY COUNTRY, 2018 & 2026(%)

FIGURE 12.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR USED VEHICLES, BY COUNTRY, 2019 & 2027(%)

FIGURE 13.CAR FINANCE MARKET REVENUE, BY APPLICATION, 2019-2027 (\$BILLION)

FIGURE 14.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR PERSONAL VEHICLES, BY COUNTRY, 2019 & 2027(%)

FIGURE 15.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR COMMERCIAL VEHICLES, BY COUNTRY, 2018 & 2026(%)

FIGURE 16.CAR FINANCE MARKET REVENUE, BY PURPOSE, 2019-2027 (\$BILLION)

FIGURE 17.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR LOANS, BY COUNTRY, 2018 & 2026(%)

FIGURE 18.COMPARATIVE SHARE ANALYSIS OF CAR FINANCE MARKET FOR LEASE, BY COUNTRY, 2019 & 2027(%)

FIGURE 19.U.S. CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)

FIGURE 20.CANADA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)

FIGURE 21.GERMANY CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)

- FIGURE 22.UK CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 23.FRANCE CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 24.ITALY CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 25.SPAIN CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 26.RUSSIA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 27.REST OF EUROPE CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 28.CHINA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 29.JAPAN CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 30.INDIA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 31.AUSTRALIA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 32.SOUTH KOREA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 33.INDONESIA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 34.REST OF ASIA-PACIFIC CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 35.LATIN AMERICA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 36.MIDDLE EAST CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 37.AFRICA CAR FINANCE MARKET REVENUE, 2019-2027 (\$BILLION)
- FIGURE 38.MARKET PLAYER POSITIONING, 2019
- FIGURE 39.TOP WINNING STRATEGIES, BY DEVELOPMENT, 2018-2020
- FIGURE 40.TOP WINNING STRATEGIES, BY COMPANY, 2018-2020
- FIGURE 41.ALLY FINANCIAL INC.: NET SALES, 2017–2019 (\$MILLION)
- FIGURE 42.ALLY FINANCIAL INC.: REVENUE SHARE BY SEGMENT (2020)
- FIGURE 43.BANK OF AMERICA CORPORATION: NET SALES, 2017–2019 (\$MILLION)
- FIGURE 44.BANK OF AMERICA CORPORATION: REVENUE SHARE BY SEGMENT (2019)
- FIGURE 45.BANK OF AMERICA CORPORATION: REVENUE SHARE BY REGION (2019)
- FIGURE 46.CAPITAL ONE: NET SALES, 2017–2019 (\$MILLION)
- FIGURE 47.CAPITAL ONE: REVENUE SHARE BY SEGMENT (2019)
- FIGURE 48.DAIMLER AG: NET SALES, 2017–2019 (\$MILLION)
- FIGURE 49.DAIMLER AG: REVENUE SHARE BY SEGMENT (2019)
- FIGURE 50.DAIMLER AG: REVENUE SHARE BY SEGMENT (2019)
- FIGURE 51.FORD MOTOR COMPANY: NET SALES, 2016–2018 (\$MILLION)
- FIGURE 52.FORD MOTOR COMPANY: REVENUE SHARE BY SEGMENT (2018)

FIGURE 53.FORD MOTOR COMPANY: REVENUE SHARE BY REGION (2018)

FIGURE 54.GENERAL MOTORS FINANCIAL COMPANY, INC.: NET SALES, 2017–2019 (\$MILLION)

FIGURE 55.GENERAL MOTORS FINANCIAL COMPANY, INC.: REVENUE SHARE BY SEGMENT (2019)

FIGURE 56.GENERAL MOTORS FINANCIAL COMPANY, INC.: REVENUE SHARE BY REGION (2019)

FIGURE 57.HITACHI CAPITAL CORPORATION: NET SALES, 2018–2020 (\$MILLION)

FIGURE 58.HITACHI CAPITAL CORPORATION: REVENUE SHARE BY SEGMENT (2020)

FIGURE 59.JPMORGAN CHASE & CO.: NET SALES, 2017–2019 (\$MILLION)

FIGURE 61.JPMORGAN CHASE & CO: REVENUE SHARE BY REGION (2019)

FIGURE 62.TOYOTA FINANCIAL SERVICES: NET SALES, 2018–2020 (\$MILLION)

FIGURE 63.TOYOTA FINANCIAL SERVICES: REVENUE SHARE BY SEGMENT (2020)

FIGURE 64.VOLKSWAGEN FINANCE PRIVATE LIMITED: NET SALES, 2018–2020 (\$MILLION)

FIGURE 65.VOLKSWAGEN FINANCE PRIVATE LIMITED: REVENUE SHARE BY SEGMENT (2020)



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